

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LINDSEY BANKS

Case No. 16-38101

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/02/2016.
- 2) The plan was confirmed on 02/14/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/22/2019.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,175.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$15,175.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$721.08
Other	\$21.76

TOTAL EXPENSES OF ADMINISTRATION:

\$4,742.84

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SERVICES	Unsecured	1,184.24	1,176.96	1,176.96	0.00	0.00
AES	Unsecured	4,339.00	NA	NA	0.00	0.00
AT&T SERVICES INC	Unsecured	1,232.00	1,232.12	1,232.12	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	17,000.00	22,475.00	22,475.00	3,591.61	2,335.74
CAPITAL ONE AUTO FINANCE	Unsecured	6,036.00	1,127.70	1,127.70	0.00	0.00
CHASE	Unsecured	1,484.49	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCIAL	Secured	500.00	600.33	600.33	270.63	0.00
CITY OF CHICAGO DEPT OF FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	934.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,041.00	1,210.52	1,210.52	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	8,132.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	17,504.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	16,438.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	10,283.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	10,283.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	5,880.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	5,337.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	5,290.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	3,544.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	1,292.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	651.10	183.64	183.64	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	469.14	469.14	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	125.00	125.00	125.00	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	NA	16,454.97	11,627.54	4,234.18	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	164,000.00	185,938.89	202,393.86	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Unsecured	26,000.00	NA	NA	0.00	0.00
Little Company of Mary	Unsecured	417.00	NA	NA	0.00	0.00
NCO PORTFOLIO MANAGEMENT	Unsecured	2,457.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	849.00	849.46	849.46	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	640.00	927.31	927.31	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	364.00	364.15	364.15	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MGMT	Unsecured	334.00	334.17	334.17	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	774.00	774.14	774.14	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	64.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	20,738.00	97,590.95	97,590.95	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	34,117.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	21,358.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	316.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$202,393.86	\$0.00	\$0.00
Mortgage Arrearage	\$11,627.54	\$4,234.18	\$0.00
Debt Secured by Vehicle	\$22,475.00	\$3,591.61	\$2,335.74
All Other Secured	\$600.33	\$270.63	\$0.00
TOTAL SECURED:	\$237,096.73	\$8,096.42	\$2,335.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$469.14	\$0.00	\$0.00
TOTAL PRIORITY:	\$469.14	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$105,896.12	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,742.84</u>
Disbursements to Creditors	<u>\$10,432.16</u>
TOTAL DISBURSEMENTS :	<u>\$15,175.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/25/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.